

**Appln No. 09/927,296**  
**Amdt date January 3, 2006**  
**Reply to Office action of October 3, 2005**

**REMARKS/ARGUMENTS**

Claims 23-32 were pending in this application when last examined by the Examiner. Claims 23-32 have been canceled. Claims 45-57 have been added. The amendments find full support in the original specification, claims, and drawings. No new matter has been added. The amendments are being submitted with a Request for Continued Examination. In view of the above amendments and remarks that follow, reconsideration, reexamination, and an early indication of allowance of the now-pending claims 45-57 are respectfully requested.

Claims 23-32 were rejected under 35 U.S.C. 103(a) as being unpatentable over GMcard.com in view of Examiner's Official Notice. Claims 23-32 have been canceled in favor of new claims 45-57. Thus, Applicant addresses the rejection with respect to new claims 45-57.

GMcard.com discloses that a user of the disclosed GM card will receive a 5% earnings on all purchases made with the GM card. The earnings may then be applied to the purchase of a GM vehicle. Nothing teaches or suggests, however, "providing a web site displaying a plurality of insurance policies to which the rebates may be applied; receiving at the website, a user selection of at least one of the displayed plurality of insurance policies for applying the rebates; identifying, at the website, an insurance account associated with the user selected insurance policy; identifying, at the web site, a credit card account; [and] linking the insurance account with the credit card account," as is claimed in new independent claim 45.

Claim 45 further recites "calculating a rebate amount based on a purchase amount charged to the credit card account using an associated credit card; electronically transmitting the rebate amount to a remote processing system associated with the insurance account; and applying, by the remote processing system, the rebate amount to the insurance account." The GM card earnings relied on by the Examiner are earned and computed in the same system by the same company. There is no "electronically transmitting the rebate amount to a remote processing system associated with the insurance account" as is now claimed in claim 45. Accordingly, claim 45 is in condition for allowance.

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New independent claim 49 recites "identifying a medical services account associated with the credit card account; transferring funds associated with the rebate amount to the identified medical services account; receiving information on a medical expenditure associated with the medical services account; and automatically transferring funds out of the medical services account based on the medical expenditure." GMcard.com fails to teach or suggest these limitations. Accordingly, claim 49 is also in condition for allowance.

New independent claim 52 recites "a first processing system associated with a credit card account; a second processing system associated with an insurance account; and means for linking the credit card account and the insurance account, wherein the first processing system calculates a rebate amount based on a purchase amount charged to the credit card account using an associated credit card, electronically transmits the rebate amount to the second processing system, and the second processing system applies the rebate amount to the insurance account." As discussed above with respect to claim 45, the GM card earnings relied on by the Examiner are earned and computed in the same system by the same company and not by different processing systems as is now claimed by claim 52.

Claims 46-48, 50-51, and 53-57 are also in condition for allowance because they depend on an allowable base claim, and for the additional limitations that they contain.

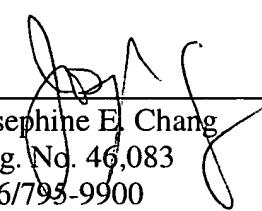
In view of the above amendments and remarks, reexamination and an early indication of allowance of the now pending claims 45-57 are respectfully requested.

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Applicant also respectfully requests that the Examiner contact the undersigned at the number indicated below for scheduling a telephone interview for discussing the above amendments in further detail.

Respectfully submitted,  
CHRISTIE, PARKER & HALE, LLP

By \_\_\_\_\_

  
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